

**Information to identify the case:**

Debtor 1	<u>Angelo G Zeppadoro</u>	Social Security number or ITIN	xxx-xx-7872
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nicole Zeppadoro</u>	Social Security number or ITIN	xxx-xx-0035
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-21838-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Angelo G Zeppadoro

Nicole Zeppadoro  
fka Nicole Godown

11/1/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Angelo G Zeppadoro  
 Nicole Zeppadoro  
 Debtors

Case No. 17-21838-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.

db/jdb +Angelo G Zeppadoro, Nicole Zeppadoro, 41 Birmingham Dr., Columbus, NJ 08022-2343  
 cr +AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799  
 cr +Wilmington Savings Fund Society FSB as Owner Trust, c/o Waldman & Kaplan, 174 Nassau Street, Ste. 313, Princeton, NJ 08542-7005  
 516873684 +A-1 Collections, re: RWJ, 2297 Highway 33, Trenton, NJ 08690-1717  
 516873685 +A-1 Collections, re: Russo Music Center, 2297 Highway 33, Trenton, NJ 08690-1717  
 516873688 +American Trading, DJ 125187-10, 2297 Highway 33, Trenton, NJ 08690-1717  
 516878548 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SOUTHFIELD, MI 48034)  
 516873690 +Credit Acceptance, POB 5070, Southfield, MI 48086-5070  
 516873695 +Pluese Becker & Saltzman, US ROF III Legal Title Trust 2015-1, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
 516873696 +QuakerBridge Radiology, 3535 Quakerbridge Rd Ste 301, Trenton, NJ 08619-1200  
 516873699 +Specialized Loan Servicing, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386  
 517437477 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517437478 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517018236 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 518031949 +Wilmington Savings Fund Society FSB as Owner, Trustee Residential Credit Opportunities, Trust V-B c/o Waldman & Kaplan PA, 174 Nassau Street, Ste. 313, Princeton, NJ 08542-7005  
 518031950 +Wilmington Savings Fund Society FSB as Owner, Trustee Residential Credit Opportunities, Trust V-B c/o Waldman & Kaplan PA, 174 Nassau Street, Ste. 313, Princeton, NJ 08542, Wilmington Savings Fund Society FSB as O 08542-700  
 517492088 +Wilmington Savings Fund Society, FSB, AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799  
 517492089 +Wilmington Savings Fund Society, FSB, AMIP Management, LLC, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740, Wilmington Savings Fund Society, FSB, AMIP Management, LLC 90740-2799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2019 00:27:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 02 2019 00:27:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516873686 +EDI: GMACFS.COM Nov 02 2019 03:43:00 Ally Financial, POB 380901, Minneapolis, MN 55438-0901  
 516873687 +EDI: ACBK.COM Nov 02 2019 03:43:00 American Credit Acceptance, 961 E. Main St, Spartanburg, SC 29302-2185  
 516873689 +E-mail/Text: bankruptcy@cavps.com Nov 02 2019 00:28:05 Cavalry Portfolio Srv, 500 Summit Lake Dr, Valhalla, NY 10595-2322  
 517116215 +E-mail/Text: bankruptcy@cavps.com Nov 02 2019 00:28:05 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516873691 +EDI: CBS7AVE Nov 02 2019 03:43:00 Ginny's, 1112 Seventh Ave, Monroe, WI 53566-1364  
 516873692 +EDI: HFC.COM Nov 02 2019 03:43:00 HSBC Bank, POB 9, Buffalo, NY 14240-0009  
 517487554 EDI: JEFFERSONCAP.COM Nov 02 2019 03:43:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302  
 517487555 EDI: JEFFERSONCAP.COM Nov 02 2019 03:43:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302  
 516873697 +E-mail/Text: colleen.atkinson@rmscollect.com Nov 02 2019 00:28:55 Receivables Managment Sys, Re: Patient First, 7206 Hull St Ste 211, Richmond, VA 23235-5826  
 516873698 +EDI: CBS7AVE Nov 02 2019 03:43:00 Seventh Ave, 1112 Seventh Ave, Monroe, WI 53566-1364  
 516873700 +E-mail/Text: bankruptcy@unitedacceptance.com Nov 02 2019 00:27:42 United Acceptance, 2400 Lake Park Dr Ste 100, Smyrna, GA 30080-8993  
 516984617 EDI: AIS.COM Nov 02 2019 03:43:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 516988738 +EDI: AIS.COM Nov 02 2019 03:43:00 Verizon by American InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516873693 Luanne Peverada  
 cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 33

Date Rcvd: Nov 01, 2019

516873694    ##+Mercer County Oral Surgery,    3371 US Rt 1,    Ste 112,    Lawrence Township, NJ 08648-1304  
TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 1, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1, by U.S. Bank  
National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Farha Ahmed on behalf of Creditor AMIP Management, LLC farha@dwaldmanlaw.com  
John Zimnis on behalf of Joint Debtor Nicole Zeppadoro njbankruptcylaw@aol.com.  
John Zimnis on behalf of Debtor Angelo G Zeppadoro njbankruptcylaw@aol.com.  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Laura J. Neville on behalf of Creditor Wilmington Savings Fund Society FSB as Owner Trustee  
of the Residential Credit Opportunities Trust V-B nevilleesq@gmail.com  
Peter E. Zimnis on behalf of Joint Debtor Nicole Zeppadoro njbankruptcylaw@aol.com  
Peter E. Zimnis on behalf of Debtor Angelo G Zeppadoro njbankruptcylaw@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10